

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH**

In re: WILLIAMS, IAN SPENCER

§ Case No. 13-21581

WILLIAMS, ALANNA GAEL

§  
§  
§  
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peggy Hunt, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$251,788.78</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$18,526.42</u>
Total Distributions to Claimants: <u>\$2,370.21</u>	Claims Discharged Without Payment: <u>\$79,212.37</u>
Total Expenses of Administration: <u>\$2,151.84</u>	

3) Total gross receipts of \$4,522.05 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$4,522.05 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	of 13 CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$235,906.31	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$2,087.76	\$2,151.84	\$2,151.84
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$81,970.00	\$52,489.58	\$52,489.58	\$2,370.21
<b>TOTAL DISBURSEMENTS</b>	\$317,876.31	\$54,577.34	\$54,641.42	\$4,522.05

4) This case was originally filed under chapter 7 on 02/21/2013. The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/11/2015

By: /s/ Peggy Hunt  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Stipulated Sanctions Fee	1149-000	\$360.00
2012 Tax Refunds	1224-000	\$3,054.00
Checking Account: Primary Checking, 3372	1129-000	\$1,022.81
Savings Account: Ian	1129-000	\$75.74
Checking Account: Alanna's Primary, 6891	1129-000	\$9.50
<b>TOTAL GROSS RECEIPTS</b>		<b>\$4,522.05</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	ICMA-RC	4110-000	\$4,326.36	NA	NA	NA
N/F	Chase Home Mortgage	4110-000	\$231,579.95	NA	NA	NA
	<b>TOTAL SECURED</b>		<b>\$235,906.31</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Rabobank, N.A.	2600-000	NA	NA	\$60.00	\$60.00
Dorsey & Whitney	3110-000	NA	\$928.00	\$928.00	\$928.00
International Sureties, LTD.	2300-000	NA	\$0.00	\$4.08	\$4.08
Peggy Hunt	2100-000	NA	\$1,130.51	\$1,130.51	\$1,130.51
Peggy Hunt	2200-000	NA	\$29.25	\$29.25	\$29.25
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$0.00</b>	<b>\$2,087.76</b>	<b>\$2,151.84</b>	<b>\$2,151.84</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	WELLS FARGO BANK NA	7100-000	\$1,532.00	\$1,532.06	\$1,532.06	\$69.18
2	AMERICAN INFOSOURCE LP AS AGENT FOR MIDLAND FUNDING LLC	7100-000	\$7,492.00	\$7,492.17	\$7,492.17	\$338.32
3	AMERICAN INFOSOURCE LP AS AGENT FOR MIDLAND FUNDING LLC	7100-000	\$17,220.00	\$17,220.31	\$17,220.31	\$777.60
4	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES	7100-000	\$23,937.00	\$23,937.92	\$23,937.92	\$1,080.94
5	ECAST SETTLEMENT CORPORATION C/O BASS & ASSOCIATES, P.C.	7100-000	\$2,696.00	\$2,307.12	\$2,307.12	\$104.17
N/F	THD/CBNA	7100-000	\$3,197.00	NA	NA	\$0.00
N/F	Midland Funding LLC	7100-000	\$7,673.00	NA	NA	\$0.00
N/F	EOS/CCA	7100-000	\$64.00	NA	NA	\$0.00
N/F	Midland Funding LLC	7100-000	\$18,159.00	NA	NA	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$81,970.00</b>	<b>\$52,489.58</b>	<b>\$52,489.58</b>	<b>\$2,370.21</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Exhibit 8

Page: 1

**Case No.:** 13-21581

**Case Name:** WILLIAMS, IAN SPENCER  
WILLIAMS, ALANNA GAEL

**Trustee Name:** (640180) Peggy Hunt

**Date Filed (f) or Converted (c):** 02/21/2013 (f)

**§ 341(a) Meeting Date:** 03/28/2013

**Claims Bar Date:** 07/09/2013

**For Period Ending:** 08/11/2015

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Residence: Single Family, Location: 1904 N. Bran	228,926.00	0.00		0.00	FA
2	Cash: \$0	0.00	0.00		0.00	FA
3	Checking Account: Primary Checking, 3372	0.00	1,022.81		1,022.81	FA
4	Checking Account: Alanna's Primary, 6891	0.00	9.51		9.50	FA
5	Savings Account: Ian	75.00	75.00		75.74	FA
6	Household Goods	2,825.00	0.00		0.00	FA
7	Books-Music: Books, CD's, DVD's	200.00	0.00		0.00	FA
8	Clothes: Attire for family of 5	300.00	0.00		0.00	FA
9	Jewelry: Wedding ring, a few necklaces	300.00	0.00		0.00	FA
10	Hobby Equipment	85.00	10.00		0.00	FA
11	Retirement Accounts	16,699.78	0.00		0.00	FA

# Form 1

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Ref. #						
12	Tax Refund Est: Federal & State	0.00	0.00		0.00	FA
13	Auto: 1995 Ford F150, 150,000 miles Some rust, w	1,343.00	0.00		0.00	FA
14	Auto: 1999, Chevy Prizm, 150,000, Poor condition	1,110.00	0.00		0.00	FA
15	2012 Tax Refunds (u)	0.00	3,054.00		3,054.00	FA
16	Stipulated Sanctions Fee	0.00	360.00		360.00	FA
	<b>Assets Totals</b> (Excluding unknown values)	<b>\$251,863.78</b>	<b>\$4,531.32</b>		<b>\$4,522.05</b>	<b>\$0.00</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8

Page: 3

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WILLIAMS, ALANNA GAEL

**For Period Ending:** 08/11/2015

**Trustee Name:** (640180) Peggy Hunt

**Date Filed (f) or Converted (c):** 02/21/2013 (f)

**§ 341(a) Meeting Date:** 03/28/2013

**Claims Bar Date:** 07/09/2013

**Major Activities Affecting Case Closing:**

03/28/13 - MD - Potential assets: 2012 tax returns (\$3,054) - all property of the estate, \$1108.06 bank balances  
04/08/13 - MD - Sent turnover tax refunds and bank balances letter to counsel and debtors  
04/08/13 - MD - T/C with debtor - they will send tax refunds tomorrow and will pay \$200 per month to pay bank balances (plus \$10 per mo. bank fees)  
04/11/13 - MD - Reviewed Chase's M4 RFS (RP) - no objections  
06/13/13 - MD - M2 convert to Chapter 13  
06/04/14 - MD - Drafted employment dox - need to file M4 TO when employed  
06/13/14 - MD - Order granting employment  
06/13/14 - MD - Draft M4 TO to PMH  
07/30/14 - MD - Filed M4 TO, hrg. 8/27/14, obj. 8/20/14  
08/13/14 - MD - Debtor will pay outstanding balance (including \$360) sanctions in the next three months  
08/25/14 - MD - Receive, post and deposit \$1,507.35 partial tax refund turnover  
08/27/14 - MD - Order granting M4 TO  
09/24/14 - MD - Receive, post and deposit \$1,507.35 partial tax refund turnover  
10/28/14 - MD - Receive, post and deposit \$1,507.35 partial tax refund turnover  
1/23/15 - MD - CLAIMS REVIEW - OK  
3/5/15 - MD - TFR to UST  
3/6/15 - MD - Filed NFR, obj. 4/1/15, hrg. 4/8/14  
4/7/15 - MD - Distribution

**Initial Projected Date Of Final Report (TFR):** 03/28/2014

**Current Projected Date Of Final Report (TFR):** 04/06/2015

08/11/2015

\_\_\_\_\_  
Date

/s/Peggy Hunt

\_\_\_\_\_  
Peggy Hunt

## Form 2

### Cash Receipts And Disbursements Record

**Case No.:** 13-21581  
**Case Name:** WILLIAMS, IAN SPENCER  
 WILLIAMS, ALANNA GAEL  
**Taxpayer ID #:** \*\*\_\*\*\*8602  
**For Period Ending:** 08/11/2015

**Trustee Name:** Peggy Hunt (640180)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*9066 - Checking Checking Account  
**Blanket Bond (per case limit):** \$71,141,417.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/25/2014	{15}	Debtor	Partial turnover of tax refunds	1224-000	1,507.35		1,507.35
08/29/2014		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,497.35
09/24/2014	{15}	Debtor	Partial turnover of tax refunds and bank balance	1224-000	1,507.35		3,004.70
09/30/2014		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,994.70
10/28/2014		Ian and Alanna Williams			1,507.35		4,502.05
	{3}		Checking account turnover \$1,022.81	1129-000			4,502.05
	{5}		Ian's saving account turnover \$75.74	1129-000			4,502.05
	{15}		2012 tax refund turnover \$39.30	1224-000			4,502.05
	{16}		Sanctions \$360.00	1149-000			4,502.05

Exhibit 9

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**Blanket Bond (per case limit):** \$71,141,417.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
	{4}		Alanna's Savings account turnover \$9.50	1129-000			4,502.05
10/31/2014		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,492.05
11/28/2014		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,482.05
12/08/2014	101	International Sureties, LTD.	Pro rata bond payment	2300-000		4.08	4,477.97
12/31/2014		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,467.97
01/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,457.97
04/07/2015	102	Peggy Hunt	Combined Dividend paid 100.00% on \$1,130.51   Claim # FEE   Filed: \$1,130.51 Dividend paid 100.00% on \$29.25   Claim # TE   Filed: \$29.25			1,159.76	3,298.21
			Claims Distribution - Wed, 03-04-2015 \$1,130.51	2100-000			3,298.21
			Claims Distribution - Wed, 03-04-2015 \$29.25	2200-000			3,298.21

{ } Asset Reference(s)

UST Form 101-7-TDR ( 10 /1/2010)

! - transaction has not been cleared

## Form 2

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**Blanket Bond (per case limit):** \$71,141,417.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
04/07/2015	103	Dorsey & Whitney	Dividend paid 100.00% on \$928.00   Claim # ATTN Y   Filed: \$928.00	3110-000		928.00	2,370.21
04/07/2015	104	WELLS FARGO BANK NA	Dividend paid 4.52% on \$1,532.06   Claim # 1   Filed: \$1,532.06	7100-000		69.18	2,301.03
04/07/2015	105	AMERICAN INFOSOURCE LP AS AGENT FOR MIDLAND FUNDING LLC	Combined Dividend paid 4.52% on \$7,492.17   Claim # 2   Filed: \$7,492.17 Dividend paid 4.52% on \$17,220.31   Claim # 3   Filed: \$17,220.31			1,115.92	1,185.11
			Claims Distribution - Wed, 03-04-2015 \$338.32	7100-000			1,185.11
			Claims Distribution - Wed, 03-04-2015 \$777.60	7100-000			1,185.11
04/07/2015	106	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES	Dividend paid 4.52% on \$23,937.92   Claim # 4   Filed: \$23,937.92	7100-000		1,080.94	104.17

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Exhibit 9

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**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*9066 - Checking Checking Account  
**Blanket Bond (per case limit):** \$71,141,417.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
04/07/2015	107	ECAST SETTLEMENT CORPORATION C/O BASS & ASSOCIATES, P.C.	Dividend paid 4.52% on \$2,307.12   Claim # 5   Filed: \$2,307.12	7100-000		104.17	0.00
<b>COLUMN TOTALS</b>					<b>4,522.05</b>	<b>4,522.05</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs					0.00	0.00	
<b>Subtotal</b>					<b>4,522.05</b>	<b>4,522.05</b>	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$4,522.05</b>	<b>\$4,522.05</b>	

Exhibit 9

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**Trustee Name:** Peggy Hunt (640180)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*9066 - Checking Checking Account  
**Blanket Bond (per case limit):** \$71,141,417.00  
**Separate Bond (if applicable):** N/A

Net Receipts:	\$4,522.05
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
	<hr/>
	\$4,522.05

#### TOTAL - ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****9066 - Checking Checking Account	\$4,522.05	\$4,522.05	\$0.00
	<hr/>	<hr/>	<hr/>
	\$4,522.05	\$4,522.05	\$0.00
	<hr/>	<hr/>	<hr/>

08/11/2015

Date

/s/Peggy Hunt

Peggy Hunt